

CURRENT SYSTEM

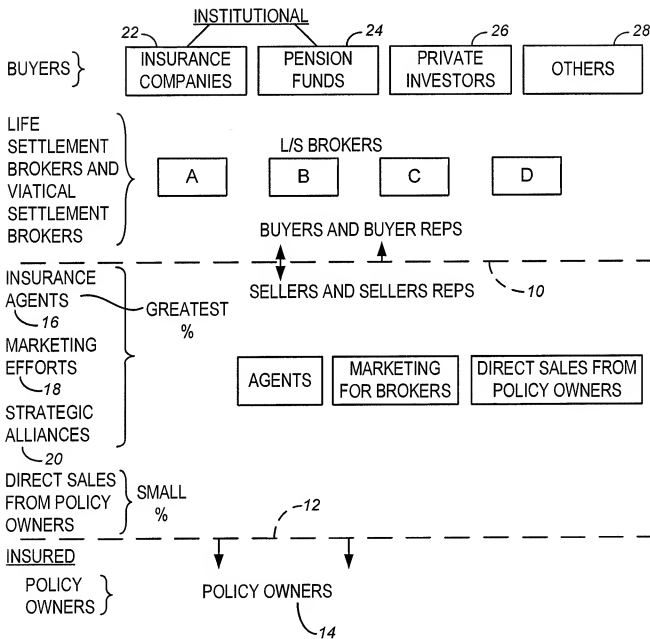


FIG. 1
(PRIOR ART)

MARKETING EFFORTS TO POLICY OWNERS

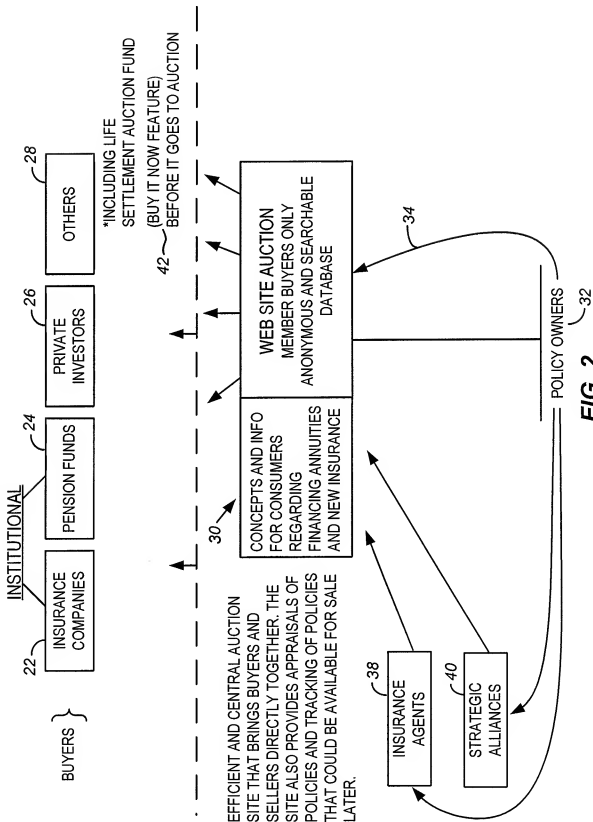


FIG. 2

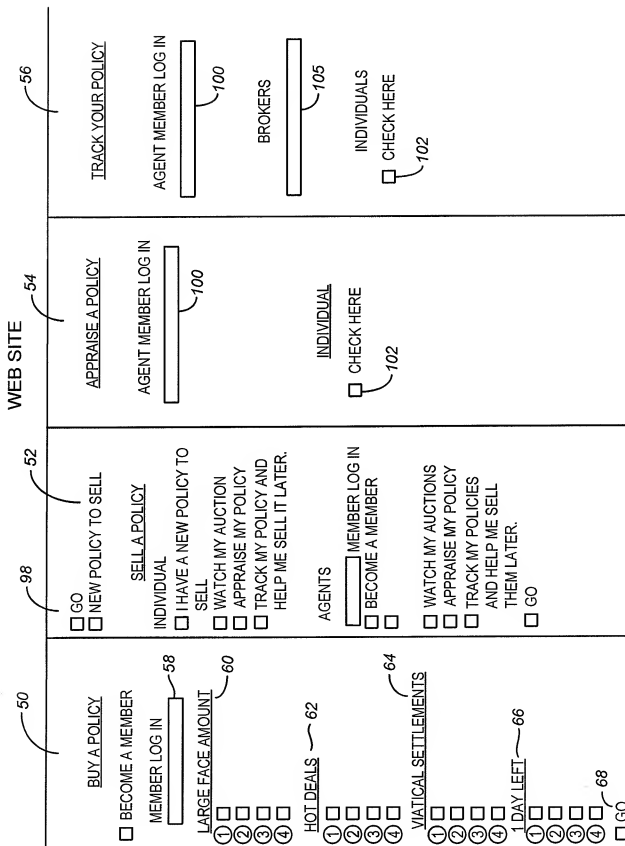


FIG. 3

Replacement Drawings

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BUY A POLICY

☐ BROWSE ALL

SEARCH CRITERIA (CHECK ANY OR ALL BOXES THAT APPLY)

☐ JOINT LIFE ☐ SINGLE LIFE ☐ TERM ☐ UNIVERSAL LIFE ☐ WHOLE LIFE

☐ ALL ☐ MALE ☐ FEMALE

AGE - ☐ ALL 30-40 40-50 OR 40-45 - ETC

FACE AMOUNT

☐ - 100K ☐ - 200K ETC ☐ +10 MILLION

POLICY DATE: ☐ 0-2 YEARS ☐ 2-5 YEARS ☐ 5-10 YEARS

HEALTH STATUS: ☐ VIATICAL OFFERS ONLY

1st INSURED ☐ SUPER PREFERRED ☐ PREFERRED ☐ STANDARD

☐ T1-T3 ☐ T3-T6 ☐ DECLINE

2nd INSURED ☐ SUPER PREFERRED ☐ PREFERRED ☐ STANDARD

☐ T1-T3 ☐ T3-T6 ☐ DECLINE

LIFE EXPECTANCY (FROM OUR APPRAISAL OFFICE)

-1 YR ☐ 2 YRS ☐ 3 YRS ☐ 4 YRS ☐

CASH SURRENDER VALUE

☐ 0 TO 10% OF FACE AMOUNT ☐ 10-20% OF FACE AMOUNT

PREMIUMS

☐ NO ONGOING ☐ 0 TO 1% OF FACE ☐ 1 TO 5% OF FACE ANNUALLY

☐ GO

ETC

FIG. 4

POLICIES BAS.	CURRENT BID	MAKE A BID	IN-FORCE ILLUSTRATION	INSURED MEDICAL RECORDS	APPRAISED VALUE	TOTAL FACE AMOUNT	LIFE EXPECTANCY	% OF CASH VALUE TO FACE AMOUNT	% OF PREMIUM TO FACE AMOUNT	DAYS LEFT
72	84	85	83	76	74	78	80	82		1
										1
										2
										2
										2
										3
										3

FIG. 5

<input type="checkbox"/> SUBMIT A NEW POLICY	<div>SELL A POLICY</div>	<input type="checkbox"/> TRACK CURRENT AUCTIONS ↳ TO BROWES PAGE
<u>NEEDED FORMS TO SIGN (ON LINE IF APPROVED OR A FORM WILL BE MAILED)</u>		
<input type="checkbox"/> DISCLOSURE <input type="checkbox"/> MEDICAL RELEASE <input type="checkbox"/> CREDIT CHECK		
<input type="checkbox"/> IN FORCE ILLUSTRATION AUTH. <input type="checkbox"/> DISCLOSURES, ETC.		
<u>STATE</u> → DROP DOWN MENU		
<u>INSURED INFORMATION</u>		
<input type="checkbox"/> DATE OF BIRTH		
<input type="checkbox"/> NAME (ENCRYPTED)		
<input type="checkbox"/> ADDRESS		
<input type="checkbox"/> CONTACT INFO		
<p>* ONCE THE MEDICAL FORMS ARE SIGNED AND WE OBTAIN THE RECORDS AND THE IN FORCE ILLUSTRATION, WE WILL PUT ALL THE INFORMATION INTO OUR DATABASE.</p>		
<input checked="" type="checkbox"/> SHOW ME PROPRIETARY TECHNIQUES.		
<input type="checkbox"/> I WANT TO SELL MY POLICY AND REPLACE IT WITH A NEW ONE.		
<input type="checkbox"/> GIVE ME AN OFFER RIGHT NOW.		
<div>TRACK MY POLICY AND NOTIFY ME WHEN TO SELL IT.</div>	<div>GIVE ME AN APPRAISAL</div>	<div>PAY HERE</div>

FIG. 6

APPRAISE A POLICY

☐ VIEW MY POLICIES THAT HAVE BEEN APPRAISED

☐ GIVE ME A FORMAL APPRAISAL

—————→ SEND THEM TO THE SELL A POLICY PAGE TO GET THEIR
INFORMATION AND SEND THEM THE NECESSARY
FORMS.

☐ GIVE ME AN INFORMAL APPRAISE

INPUT SCREEN

☐ AGE

☐ HEALTH ↓ DROP DOWN SCREEN

☐ PREMIUMS DUE % OF FACE

☐ CASH VALUE

FIG. 7

TRACK YOUR POLICY

MENU

- ☐ DON'T LET IT LAPSE
- ☐ REMIND ME TO PAY PREMIUM
- ☐ NOTIFY ME WHEN IT'S TIME TO SELL
- ☐ PURCHASE MY POLICY NOW
- ☐ APPRAISE MY POLICY
- ☐ CALCULATE A SWAP

AGENTS

- ☐ SEND ME SOFTWARE THAT TRACKS MY POLICIES AND
COMMUNICATES WITH THE SITE.
- ☐ LET ME UPLOAD MY POLICY INFORMATION TO YOUR SITE
WITH SOFTWARE THAT IS COMPATIBLE WITH
 - ☐ GOLDMINE
 - ☐ POLICY DATABASE

FIG. 8

SWAP MY POLICY

INPUT SCREEN

☐ AGE ☐ SEX ☐ HEALTH STATUS ☐ HEIGHT ☐ WEIGHT

☐ SHOW CURRENT APPRAISED VALUE

OR

☐ CALCULATE APPRAISED VALUE

ENTER CURRENT ANNUAL PREMIUMS

ENTER NUMBER OF YEARS PREMIUMS ARE DUE

ENTER FACE AMOUNT

RUN

OUTPUT SCREEN

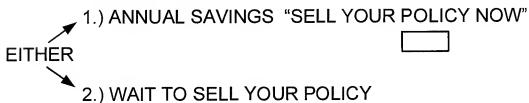


FIG. 9